

The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

THE GIRL WHO VANISHED

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WHEN Resilius Marvel, head of the United Bankers' Protective association, came into our institution that morning, I noted that he made the rounds of the officers' desks more like a man of leisure than a person summoned on an urgent and important case where his keenest professional skill would be required. As secretary to the president and as his own intimate friend and ardent admirer, I was first to greet him as he came past the railing space. I led him into the private office.

"A single individual possesses only a limited scope," was his first remark; "he sees only as one mind. Several individuals with a multiplied scope see as several minds. Hence a fitting word or two along the line, my friend, and some details from you, which you always put intelligently."

"Thanks," I bowed, drawing towards me an envelope marked "Warner Clay."

"You see, all that," added Marvel, "may be resultant of a double check, for the mission of a bank and its aides is to see that an asset may not lose what it possesses, and that it may find its right place."

"Thirty thousand has found its wrong place just at present," I observed.

"So I understand. A forgery, I believe. Go on."

Resilius Marvel fixed his eye on me and then upon the envelope which I had opened, out of which I drew a strip of paper.

"This is check 953, dated May 28, drawn upon our bank and signed by Warner Clay," I stated. "It is made out in favor of Miss Geraldine Farrar. Warner Clay is a wealthy man, a widower, a client of our bank for some years. Miss Farrar is, I believe, a distant relative and a sort of ward of his. She has lived at his home, has acted as his amanuensis and stenographer, and when he has been ill has attended to many details of his business. She is known to the paying teller, A to G section, to whom she has presented checks as high in amount as \$100,000. She has been the recognized accredited agent of Mr. Clay at all times. A week ago when she presented that check, it was cashed without the hesitation of a moment."

Resilius Marvel turned the check over to scan the neat feminine indorsement on the reverse side.

"June 2, as is customary," I went on, "that check and all other May checks were mailed to Warner Clay, with a statement of his account to date, as to all other clients of the institution. Yesterday Mr. Clay came to the bank in a condition of some excitement and pronounced the check a forgery."

Marvel arose rather summarily. "Show me the signature book," he directed.

We went to the cage where the registers were kept. He had retained possession of the check. I waited while Marvel compared the signatures. I watched with interest as he employed his magnifying glass. I wondered as he felt gently with one forefinger, not only the front but also the reverse surface of check and signature page alike.

"What else?" I inquired, as we strolled back to the private office.

"A letter introducing me to Mr. Clay as the representative of the bank. I must investigate that end. Oh, trust me to make no complications by giving offense to a good customer of the bank. I suppose his announcement that the check was a forgery was accepted by the bank with the usual urbane complacency?"

"Of course. Our policy is to accept the word of a profitable client unequivocally, just as we correct a claimed shortage without a quibble. Mr. Clay was informed that 'the trifling irregularity' would be remedied according to our rule."

"That is, after the formality of directorate sanction, the \$30,000 would be re-credited to his account?"

"Exactly."

"Very fine—that gives us thirty days."

"What for?" I asked in my blunt, stupid way—as I learned afterwards.

"Oh, a number of reasons," responded Marvel lightly, but under the surface I detected the merest shadow of a smile, and again I noted how he caressed the space given to the signature of the check, as if that portion of it held some especial fascination for his keen sense of touch. "In the first place, though—what does this Miss Farrar say?"

"Oh, that's the trouble," I blurted out—"Miss Geraldine Farrar is not to be found."

"Ah, indeed?" observed Marvel, very softly. "This is getting interesting."

"Yes," I hurried on, trying to make amends for my negligence in not apprising him of this feature of the case at the start. "It was the distress of Mr. Clay when he appeared at the bank to announce the forgery that caused us to conceal any doubt as to the justice of his claim. He was appalled at the fact that a trusted and beloved relative could plan to rob him. He was cut to the heart, he said, to realize that the girl he

had provided for through so many years, to whom he had given a home, had so ungratefully repudiated his almost fatherly love. On the morning of May 28 Miss Farrar cashed the \$30,000 check. Mr. Clay has not seen her since, nor anyone else, so far as we have been able to discover. At the moment when the young lady passed out of this bank she passed into obscurity. Our floor detective has made some casual investigation. He has found no trace of the movements of Miss Farrar later than 11 a. m., May 28, no clew nor hint of a clew as to her present whereabouts. She has vanished completely."

"The letter I asked for," said Marvel briefly, in his mandatory, decisive way; and when I had prepared and delivered it he left the bank without another word, his thoughts enveloping him in a silent, baffling mood I knew his habits too well to intrude upon.

The loss of \$30,000 was not much for an institution of our financial integrity, and so far as he was personally concerned our president would ordinarily have been content to charge it off to profit and loss account. However, when Resilius Marvel entered a case he was certain to bring to light "the goods," or at least some development that expressed lucidity and satisfaction.

The bank was just closing that afternoon when my friend reappeared. As he came into the private office the president was just putting on his gloves preparatory to taking his automobile for the club. He paused with his usual genial nod to Marvel, and stepped within the room and lingered for a moment.

"I presume it is a plain case, and the bank is \$30,000 out?" he observed.

"Hardly," was the prompt response.

"The case, however, calls for some attention possibly several thousand miles from here."

"Then there is a chance?" was suggested hopefully.

"I shall want the best man in the bank and my good friend," replied Marvel, placing his hand on my shoulder.

"That is foregone, since you say it," smiled our president. "It's the girl, I suppose—the forger?"

"It is the girl, yes," assented Marvel. "As to her being the forger—I doubt it."

"What's that?" demanded the president, with a start. "You don't mean to say—"

"I mean to quote from the commercial agency patter: 'considerable conservation should be exercised in dealings with—'

"Warner Clay?"

"Take it so."

"Is that a warning?"

"You might act on that basis until you hear again from me," said Marvel.

"You amaze me!"

The president departed, thoughtfully drawing on a glove, an awakened distrust in his bearing that indicated a shock.

"Now, then, you and I will thrash this thing out," he began. "First, though, make your arrangements to bear me company."

"How far?" I inquired, sorting over my short and long distance traveling satchels in my mind.

"Galveston—first. You will have time for preparations. The train leaves at 8. I only want half an hour just now. That is Miss Farrar." He said, and drew a card photo from his pocket.

"The young lady—" I ventured.

"Is at Galveston, or thereabouts. I saw your esteemed bank client, this Mr. Warner Clay. I found him as I had pictured him: an elfish, miserly being with no thought outside of his money and getting more. The man is a financial pervert and sly and shrewd as a fox. He positively welcomed me. Then he lied to me and I had him. I left him so well satisfied that his word was gold with the bank, and that my brief visit was a cursory and superficial bit of routine, that he will gloat over his fancied success for a week to come. When I stated that we wanted to go over his returned checks as a matter of business system, he landed them down on me with a frank willingness that was almost painful. I even got him to give me several samples of his handwriting. By the way, did you ever notice his right hand forefinger and thumb?"

"Of course I had not. Perhaps the paying teller had, and I said so."

"Sometime and somehow our Mr. Clay has slipped the upper joint of that forefinger out of plumb," narrated my informant. "It does not trouble him in eating, or cutting coupons, or flipping over interest money. Nor when he writes a screed with straight-going letters does he experience any difficulty. A lower loop, however, is his Nemesis."

"Nemesis?" I repeated vaguely.

"Not too strong, that, in this case. The lower loop is the pit I dug for him, and he fell into it. To be plain, when Warner Clay signs his name it is plain sailing. Even when he makes that downward stroke, to form the y in his last name, he is all right. Where he comes to turn, however,

call it 'looping the loop'—that misplaced joint in his forefinger jars the nerve. If he let the pen have free play it would wander and scribble all over the paper. By study and training, however, he is enabled to instantly stop the pen by pressing down upon it, give his lame joint a rest and a twist, get a new start and wind up the y quite creditably. Only—"

Resilius Marvel drew from his pocket check 953, also a sheet of paper on which he had the recent handwriting samples from our client, also the returned May checks. He placed them before me.

"Feel of those signatures," he directed. "No, not that way—catch the signature space between your thumb and forefinger. Do you notice any protuberance in the lower surface?"

"No," I was forced to admit, and called attention to the usual calloused condition of a bank man's finger tips.

"Take the magnifying glass then," ordered Marvel. "Now, then?"

I saw what he intended I should see. Minute, scarcely perceptible to the naked eye, there was almost a hole through the check surface wherever the loop of the y in Clay was inspected, and on the reversed side, naturally, a tiny protuberance corresponded.

"Nobody but Warner Clay ever did that," declared Marvel. It is the test infallible. As on the returned checks, so on the one claimed forged—the writer depressed the pen point to get a momentary staying-power. Those checks were signed by the hand of Warner Clay, all of them, 953 included."

"In other words," I exclaimed, "our client is his own forger!"

"You have it," assented Resilius Marvel, "precisely. We shall not have to retrace or fortify that conclusion, unless we are forced into a court of law. The point of interest now is Geraldine Farrar."

"The girl cashed the check—why was she given it? She left the city at once—what impelled her? She went into obscurity, leaving no trace behind her—why?" challenged Marvel.

The man's rare humanity spoke out in his questioning, determined face. Viewed in a cold-blooded way, the bank's interest ceased at the discovery.



WE WERE NOT MENACED, ONLY STARED AT AS WE RAN ASHORE.

ery of a method of saving its money. A new strain had come into the case—mystery, maybe misery. Cunning or foul play, Resilius Marvel, I saw, was determined to go to the bottom of the proposition.

"When I questioned Clay about his missing ward," resumed Marvel, "his sorrow was touching! He plainly indicated that she had seized an opportunity to acquire a fortune at one deft stroke of the pen. She had no friends, no other relatives than himself, he averred. She had seemed to share his lonely life for the sake of comfort and home. She had had some very distant relatives once, he believed, in far western Canada. One thing I noticed: he was sure in his mind that she could not be found. Circumstances or his own plans were placing her at a sure distance. I insisted on visiting her room. He did not demur. It was a miracle of good order. I found nothing to inspire me in my search—he had prepared for all that—nothing except a scrap of crumpled-up paper lying where he had not discovered it, half way under her writing desk. Nor did he see me secure it. There it is."

It was a mere fragment of note paper. Pencilled upon it were these figures: "\$19.80," "\$4.50," and this one word: "Sepamos." I fancied this valueless.

"That and concurrent discoveries gave me a new focal point," explained my companion.

"It is Greek to me," I acknowledged helplessly.

"The word is Spanish," said Marvel. "It means 'separate,' or 'separation,' or something of that sort. Clay had tried to divert me north. For that reason my mind was fixed south. I analyzed '\$19.80' and '\$4.50' and I made up my mind it appertained to some meditated personal investment. I fixed upon the girl's calculation as to railroad fare. I found that a first-class railway ticket to Galveston is

exactly \$19.80, and the sleeper tariff exactly \$4.50. I did not arrive at this decision until I had gone over a good many time tables, and then confirmed my selection at the railway ticket office. I was not sure of my ground even then, until I had got a line on the letter carrier who delivered mail at the Clay home. The information he gave me was very agreeable to my course of reasoning. Miss Farrar had only one correspondent that he knew of. About every six weeks regularly she received a letter, and its postmark invariably was Galveston. I learned also from a stray remark of Clay that once she had gone to Texas for six weeks, settling some land business for him. The letters were directed in a masculine hand. A lover? At least, and at once—Galveston. On the 8 o'clock train. Be ready."

It was late in the afternoon of our third day at Galveston, and I was reading a newspaper in the lobby of the hotel, when Marvel entered on the jump.

"Wait for nothing," he advised me, and simply kept on going back to the street, myself following, brisk and willing and hopeful.

I had a lively time of it keeping up with Marvel. Every time he consulted his watch he took a new spurt. We finally reached a wharf where a steamer advertised for a run to Havana was just getting ready to cast away.

Marvel drew partly within the shadow of a pile of freight, and I unobtrusively took my position behind him. My companion was not watching the passengers as they went aboard, but I soon discovered that he was watching a man who was.

This latter stood by the gangplank. He was a lithe, swarthy, keen-eyed fellow, suggesting the South American. He would scan every person who went aboard, and then, as he evidently found not what he sought, would take an eager sweeping survey of the wharf, and even beyond it, at pedestrians and vehicles as though in a torment of expectation and suspense.

Finally the last bell rang. Some belated passengers got hurriedly aboard, the gangplank was dropped, and the little dark man stood in profile

shore, the automobile came to an abrupt stop. Miss Farrar jumped gracefully to the ground. Her austere escort followed her. He carried two satchels. She taking one of these, they ran to the yacht and clambered unceremoniously aboard. There seemed to be some discussion with the one man in charge. Then he went about his duties and the pretty craft made for the offing.

We were getting so near now that I could read the name of the yacht in gilt letters at her stern: "The Arrow." The little pursuer of the automobile leaped toward the yacht as she pushed off, but Colonel Aloa Gaspard, a revolutionary South American, and present convoy of Miss Farrar lifted a stake from the bottom of the yacht, dealt him a blow and sent him hurtling back into the water.

It was done so quickly that by the time we came to the spot where the craft had been moored she was lost in the dim sea mists, and the wiry foreigner stood rubbing his aching head.

Marvel gave me a quiet direction to return to the hotel and took the stranger in tow. When he put in an appearance at our rooms several hours later he briefly stated:

"The man who got the ducking was a Venezuelan spy, who it seems has been watching Gaspard and our young lady for a week, and, learning this, he was my selected pilot, with the denouncement as you have seen. Again he asserts that those two satchels carried by the parties who have skipped us contained dynamite."

Marvel did not seem to worry any over the uncertain shape affairs had taken. He kept busy in his own way. I knew he did a lot of cabling and even used the wireless. The second morning he ushered into our room a stranger.

"This is the gentleman who took charge of our friends on his yacht, 'The Arrow,'" explained Marvel. We bowed, and I saw that the man was a gentleman.

"The promised story, my friend," intimated Marvel in his effective way.

"Why, when that young lady and her military escort bounced aboard my boat two evenings ago," stated the man, "I had just taken a queer commission from the police authorities of Galveston. Know me as Adam Butler, unsuccessful business man, 'invalid of good repute and mild habits, combining the quest of health with a moderate income easily earned through running a pleasure yacht, and you will discern that nothing could be so far fetched as piracy, or police interference, or affiliation with anything criminal or revolutionary. And yet you will soon see that unwillingly I was made an agent in a stirring episode that may turn out sanguinary, sensational and fairly international in its scope."

The speaker chose good language, and was clear and direct in his narrative.

"The sky was dull and lowering, the bay chopping and streaked with yellow splotches, when a flat boat came creeping along the shore in a way that told me she was crippled in some part of her running gear. This was the afternoon of the day you gentlemen saw me. There were four men in police uniform aboard. One of them I observed wore a captaincy button, and as the unwieldy craft came nearer I recognized him."

"Hello," he hailed, "I know you," and he smiled and waved his hand in a friendly fashion. "Remember?"

"Captain Discol, I believe."

"Father of the bride whose party you took down the coast last week," added the official. "You not only know your business, my friend, but you take such good care of your passengers that they have none but the pleasantest memories. By the way—"

"A sudden idea seemed suggested to my official friend as his eye rested on my trim and natty craft. He spoke some words to his companion and the police boat was soon alongside."

"See here, Mr. Butler," he said to me, drawing me to one side, "you would guess a long time before you fixed on what we've got in the hold of that old tub."

"Yes?"

"I think so. Contraband expresses it, in a way. We have four big boxes loaded to the brim with fire arms, weapons and burglar tools confiscated from prisoners. Once a year we load them on a boat, run out a few miles and sink them. We started today, but the boat has gone awoul. Again, we are ordered past the ten-mile limit this time, as some of the plunder has been fished up in the past."

"It would be a speedy job for you. What do you say—would you let us transfer the rubbish to The Arrow and take our task off our hands—for a consideration, of course?"

"Gladly," I answered.

"I know I can trust you. Just attend to it right and come to headquarters tomorrow with your bill and I'll O. K. it."

To make a long story short, I was all ready to start on my cruise when that man and girl came aboard. Her escort offered me \$500 to make a direct run for a point in the Caribbean. It was a temptation, and I agreed. We reached destination on a fast run, foul as the weather was. When we landed the man made another offer—\$5,000 for the yacht. I was so dazzled with all that money that he was in command and away with the craft and the girl before I realized what I had left aboard of the yacht. That is all except that I do not intend to send in any bill to the Galveston police department."

"There is a trifle more to add," remarked Marvel, after the man had left. "The two satchels those people had were swept overboard. From what the yachtman learned they were bound for Separation Island—a

reminder of that word penciled on the slip of paper—remember?—'Sepamos.'"

Resilius Marvel was a quick thinker and never slow in action. Behold us the very next day, a steam launch at our disposal and a man in charge who knew the Caribbean like a book.

Resilius Marvel would not have been what he was had he started on the cruise unaware of what he was running into. Separation Island was one of those innumerable dots on the water north of Venezuela, sometimes an appurtenance of the state, sometimes ceded to a corporation, often sold to individuals. For fifty years it had been a bone of contention among varied claimants. It was in dispute now, as we were soon to learn.

I think I shall never forget the scene that greeted our eyes the morning we reached the island. One end ran up into a bold promontory that was a natural fortress. The remainder of the island, famous for large deposits of a silica nature of sound commercial value, was quite level. Grouped on that portion in the brilliant sunlight was a small army of about one hundred men. As we neared them we stared and wondered.

Never was a coterie of apparent warriors so equipped. There was scarcely a man who had not at his belt half a dozen weapons. They carried knives, daggers, stiletos, pistols, revolvers, sawed-off guns. Then I guessed what had happened—they had discovered that fearful armament aboard The Arrow and had utilized it to the limit.

We were not menaced, only stared at as we ran ashore. The first man to greet us officially was Colonel Aloa Gaspard.

When he knew that we knew of The Arrow and of its contraband load, he was open, smiling and friendly. He was about to do some laborious explaining, when a gun boomed from the promontory and a white flag was waved from that natural rock battlement.

"It is all settled—ah! the dread array of our troops, veritably armed to the teeth, did! That, and the cash," declared one host. "Gentlemen, your missions and you shall be seen to grandly by Senator Rodney Vincent, who will soon be at your service."

And just then the mysterious one, "the girl who had vanished," appeared.

"I have come to see Miss Geraldine Farrar," explained Resilius Marvel, and her wondering eyes were soon gazing inquiringly into his reassuring ones.

A plain man, Resilius Marvel told a plain story, to witness incredulity, then horror, then grief steal over the expressive face of the young girl.

She was white truth itself, as she explained that Warner Clay had been her guardian for an estate in the south. A month before the present time she had attained her majority. The estate was worth over \$100,000, but could not be readily turned into cash.

"I needed money," she confessed blushing. "I was engaged to Mr. Rodney Vincent, who owns this island, who has just been negotiating with a false claimant who stole all our weapons and preserved possession of the fortress. Mr. Clay paid me \$30,000 cash for my property. The deed on record in Baldwin county, Alabama, will verify that fact. He knew that I would be practically out of the world on this lonely island, and trusted to the impulse of greed to cover my name with a crime, thinking I would not be located."

We found Mr. Rodney Vincent a most estimable young man who worshipped the ground that Miss Geraldine Farrar trod on—the fair young girl who had brought her fortune to his rescue. The dynamite was a thought of the sanguinary Colonel Gaspard, who wanted to blow the intruders clear off the island.

I have pleasant memories yet of the sight of celebration we passed on Separation Island. We went north the next day, prepared to clear the fair name of Warner Clay's ward of all reproach.

When Resilius Marvel, arrived at home, went to confront our bank client with the evidences of his perfidy, I never saw a man turn so craven—nor so yellow. The man left the city as soon as he could sell his property—"flagged" to every bank within the clearing house.

Never Turned a Hair.

"Well?"

"I have here," began the traveler, "a patent electric hair brush—"

"Can't you see I'm bald as an egg?" snapped the man at the door.

"Your wife, perhaps, might—"

"My wife wears a wig. She is as bald as I am."

"Possibly you have a child who—"

"I have. Two months old, and still bald."

"Ah—but maybe you have a dog. I can recommend this brush equally for man and beast."

"Look here, my good man, ours is a Mexican hairless dog. Good day."

The traveler gently replaced the brush in his bag, and fumbled in another corner of it.

"Permit me," he murmured, in honied accents, "to show you the latest thing in fly-killers."

Getting His Money's Worth.

"What seems to be the matter with you?" asked the eminent specialist.

"Look here, doc," replied the patient. "How much do you charge for a consultation and examination?"

"Five dollars."

"Well, if I must pay you that sum of money you've got to earn it by finding out all by yourself what's the matter with me."